



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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MidFirst Bank

Order Filed on August 21, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Simone Julien,
Debtor.

Case No.: 17-29514 VFP
Adv. No.:

Hearing Date: 7/19/18 @ 11:00 a.m.
Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

three (3)

The relief set forth on the following pages, numbered two (2) through ~~two (2)~~ is hereby
ORDERED.

DATED: August 21, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Simone Julien

Case No: 17-29514 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 172 Garfield Avenue, Jersey City NJ 07305, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 6, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2018 through August 2018 for a total post-petition default of \$20,674.56 (3 AO payments @ 2,461.00, 1 AO payments @ 2,463.68, 4 @ 2,953.73, less suspense \$987.04); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to send a lump sum payment of \$2,953.73 directly to Secured Creditor to be received no later than July, 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to send a lump sum payment of \$5,907.46 directly to Secured Creditor to be received no later than August 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to make the payment of \$2,953.73 for the August 2018 payment by August 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,859.64 will be paid by Debtor remitting \$1,476.60 for five months and \$1,476.64 in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2018, directly to Secured Creditor, Midfirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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Debtor: Simone Julien

Case No: 15-31183-SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & CERTIFICATION OF
DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Simone Julien
 Debtor

Case No. 17-29514-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db +Simone Julien, P0 Box 8211, Jersey City, NJ 07308-8211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Herbert B. Raymond on behalf of Debtor Simone Julien bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
 John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
 Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7